

1. (CURRENTLY AMENDED) A self-service terminal comprising:
a communications port; and
the terminal being operable to transfer software for execution on a portable device from the terminal to the portable device using the communications port, wherein the software is operable on the portable device to receive details from a user and to prepare a response program for transmitting back to a self-service terminal, the response program including details of a transaction to executed by a self-service terminal.

2. (ORIGINAL) A terminal according to claim 1, wherein the communications port comprises a wireless port.

3. (ORIGINAL) A terminal according to claim 1, further comprising (i) means for connecting to a host, and (ii) means for receiving software from a host for transferring to a portable device.

4. (ORIGINAL) A terminal according to claim 1, wherein the software relates to a financial service and includes parameters that are correct at the time the software is transferred.

5. (ORIGINAL) A terminal according to claim 1, wherein the software has a time to live, so that once the time to live has expired the software automatically deletes itself.

6. (CANCELLED)

7. (CURRENTLY AMENDED) A self-service terminal system comprising:
a host;
a plurality of self-service terminals; and
a network mutually interconnecting the host and the terminals, the host being operable to transfer software to the terminals for subsequent transfer by a terminal to a portable device presented by a user, wherein the software is operable on the portable device to receive details from a user and to prepare a response program for transmitting back to a self-service terminal, the response program including details of a transaction to executed by a self-service terminal.

8. (CURRENTLY AMENDED) A method of operating a self-service terminal system, the method comprising:
providing a software program at a central location;
transferring the software program to one or more terminals using a network connection; and
in response to a request from a user, transferring the software program to a portable device presented to a terminal by the user, wherein the software program is operable on the portable device to receive details from a user and to prepare a response program for transmitting back to a self-service terminal, the response program including details of a transaction to executed by a self-service terminal.

9. (CURRENTLY AMENDED) A self-service terminal comprising:
means for defining a communications port; and
means for allowing software to be transferred to a portable device using the communications port, wherein the software is operable on the portable device to receive details from a user and to prepare a response program for transmitting back to a self-service terminal, the response program including details of a transaction to executed by a self-service terminal.

10. (ORIGINAL) A terminal according to claim 9, wherein the communications port is of the wireless type.

11. (ORIGINAL) A terminal according to claim 9, further comprising (i) means for connecting to a host, and (ii) means for receiving software from a host for transferring to a portable device.

12. (ORIGINAL) A terminal according to claim 9, wherein the software relates to a financial service and includes parameters that are correct at the time the software is transferred

13. (ORIGINAL) A terminal according to claim 9, wherein the software has a time to live, so that once the time to live has expired the software automatically deletes itself.

14. (CANCELLED)

15. (ORIGINAL) A terminal according to claim 9, further comprising means for receiving payment from a user for the transferred software.

16. (CURRENTLY AMENDED) A self-service terminal system comprising:

a host;

a plurality of self-service terminals; and

means interconnecting the host and the terminals and for enabling the host to transfer software to the terminals for subsequent transfer by a terminal to a portable device presented by a user, wherein the software is operable on the portable device to receive details from a user and to prepare a response program for transmitting back to a self-service terminal, the response program including details of a transaction to executed by a self-service terminal.

17. (CURRENTLY AMENDED) A method of operating a self-service terminal system, the method comprising:

transferring a software program from a central location to at least one self-service terminal; and

transferring a software program from a terminal to a portable device in response to a user request, wherein the software program is operable on the portable device to receive details from a user and to prepare a response program for transmitting back to a self-service terminal, the response program including details of a transaction to executed by a self-service terminal.